STATE OF ARIZONA FILED

JUL 21 2009

DEPT OF INSURANCE

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:)
GROESBECK, JESSIE DEAN) No. 09A- ₀₇₈ - INS
Respondent.) CONSENT ORDER)
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The State of Arizona Department of Insurance ("Department") has received evidence that Jessie Dean Groesbeck ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Respondent is, and was at all material times licensed as an Arizona resident accident/health, life, variable annuities and property and casualty insurance producer, Arizona license number 168481, which license expires April 30, 2011.
- 2. On December 1, 2005, Respondent contracted with Farmers Insurance Company (Farmers) to transact insurance business on its behalf in Arizona.
- 3. Between May 2007 and July 2008, Respondent processed 248 fictitious auto and fire insurance policy transactions for which she received \$52,174.42 in commissions.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

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- 2. Respondent's conduct as described above constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance within the meaning of A.R.S.§20-295(A)(5).
- 3. Respondent's conduct as described above constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere within the meaning of A.R.S.§20-295(A)(8).
- 4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

- 1. Respondent's license is revoked effective immediately upon entry of this Order.
- 2. Respondent shall make restitution to Farmers Insurance Company in the amount of \$52,174.42.

DATED AND EFFECTIVE this 30th day of July, 2009.

CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
- 3. Respondent is aware of her right to notice and a hearing at which she may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to her to induce her to enter into this Consent Order and that she has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against her and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that she must report this administrative action to any and all states in which she holds an insurance license and must disclose this administrative action on any license application.

7 -15 .09 Date

Jessie Dean Groesbeck, License No. 168481

Jessie Dean Groesbeck 4318 E. Pearce Rd. Phoenix, AZ 85044 (Respondent) Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Arnold Sniegowski, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018 Curvey Walters Burton 10 11 12 13 14 15 16 17 18 19 20 21 22 23	1	COPIES of the foregoing mailed/delivered this 21st day of, 2009, to:
4318 E. Pearce Rd. Phoenix, AZ 85044 (Respondent) Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer Steve Fromholtz, Licensing Supervisor Arnold Sniegowski, Investigator Department of Insurance 2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018 Curvey Walters Burton 10 11 12 13 14 15 16 17 18 19 20 21	2	
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